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Figure 1

Figure 2

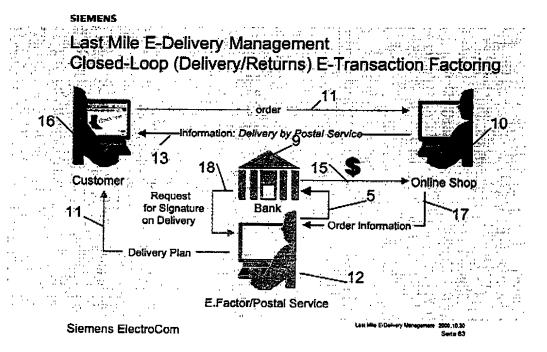


Figure 3

SIEMENS AG ZT GG VM WIS

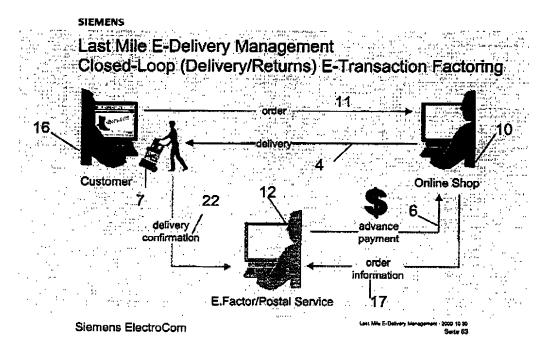
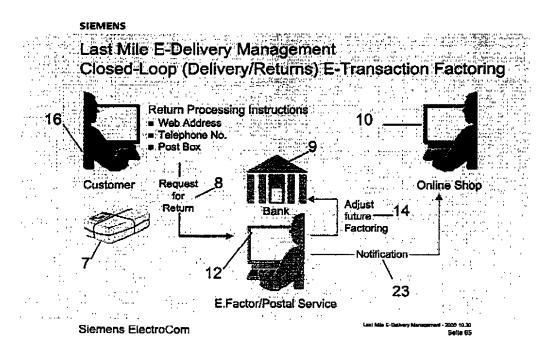
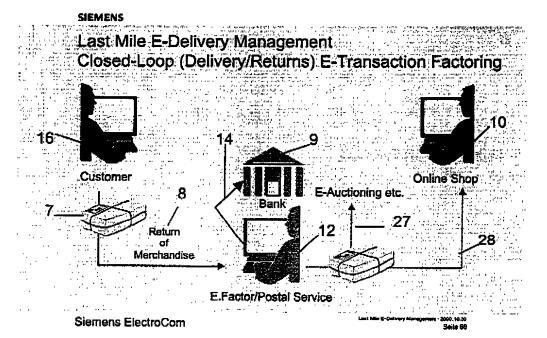


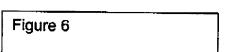
Figure 4



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Figure 5





Disposal System 110

Good

118

Forwarded

Delivery System 120

Funds

116

Forward

15-FEB-2001 15:16

Seller System 60

Requesting

67

69

Receiving

104

64

83

66

The state of the second of the state of the

Factoring

Lender System 100

102